

Information to identify the case:

Debtor 1	<u>Jean M Zissler</u>	Social Security number or ITIN	xxx-xx-7970
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-34744-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jean M Zissler

7/6/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jean M Zissler
Debtor

Case No. 17-34744-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 06, 2021

User: admin
Form ID: 3180W

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Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2021:

Recip ID	Recipient Name and Address
db	+ Jean M Zissler, 151 Woodland Ave, Fords, NJ 08863-1738
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517322874	+ Ally Bank, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517219400	+ Amex, 9111 Duke Blvd, Mason, OH 45040-8999
517219429	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517219430	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517219431	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
517219439	+ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067
517219438	+ Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517315012	+ Nationstar Mortgage LLC. DBA Mr.Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517219452	+ Navient, Po Box 3229, Wilmington, DE 19804-0229
517219458	+ Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517219459	+ Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
517219460	+ Ocwen Loan Servicing, 3451 Hammond Ave, Waterloo, IA 50702-5345
517219463	Quest Diagnostic, Inc., P.O. Box 740698, Cincinnati, OH 45274-0698
517219462	Quest Diagnostic, Inc., P.O. Box 7406985, Cincinnati, OH 45274-0698
517219464	+ Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
517219477	Td Bank N.a., Bank Card Center, Cherry Hill, NJ 08034
517219478	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
517260837	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 06 2021 22:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 06 2021 22:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517219398	+ Email/Text: backoffice@affirm.com	Jul 06 2021 22:20:00	Affirm Inc, 633 Folsom St Fl 7, San Francisco, CA 94107-3618
517219399	+ EDI: AMEREXPR.COM	Jul 07 2021 02:13:00	Amex, Correspondence, Po Box 981540, ElPaso, TX 79998-1540
517219402	EDI: BANKAMER.COM	Jul 07 2021 02:13:00	Bank Of America, Po Box 982238, El Paso, TX 79998
517219401	+ EDI: BANKAMER.COM	Jul 07 2021 02:13:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517219405	+ EDI: TSYS2.COM	Jul 07 2021 02:13:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803

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517219403	+ EDI: TSYS2.COM	Jul 07 2021 02:13:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517219409	EDI: CAPITALONE.COM	Jul 07 2021 02:13:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517219417	EDI: CITICORP.COM	Jul 07 2021 02:13:00	Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
517219407	+ EDI: CAPITALONE.COM	Jul 07 2021 02:13:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219412	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 06 2021 22:28:17	Cardworks/CW Nexus, Pob 9201, Old Bethpage, NY 11804-9001
517219411	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 06 2021 22:28:12	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517219413	+ EDI: CITICORP.COM	Jul 07 2021 02:13:00	Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
517219414	+ Email/Text: clientservices@credit-control.com	Jul 06 2021 22:20:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517219418	+ EDI: CITICORP.COM	Jul 07 2021 02:13:00	Childrens Place/Citicorp Credit Services, Po Box 6497, Sioux Falls, SD 57117-6497
517219420	+ EDI: CITICORP.COM	Jul 07 2021 02:13:00	Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
517219419	+ EDI: CITICORP.COM	Jul 07 2021 02:13:00	Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
517219422	+ EDI: CITICORP.COM	Jul 07 2021 02:13:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517219421	+ EDI: CITICORP.COM	Jul 07 2021 02:13:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517219423	+ EDI: WFNNB.COM	Jul 07 2021 02:13:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517219424	+ EDI: WFNNB.COM	Jul 07 2021 02:13:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
517219425	+ EDI: WFNNB.COM	Jul 07 2021 02:13:00	Comenity Bank/Mandees, Po Box 182125, Columbus, OH 43218-2125
517219426	+ EDI: WFNNB.COM	Jul 07 2021 02:13:00	Comenity Bank/Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
517219427	+ EDI: WFNNB.COM	Jul 07 2021 02:13:00	Comenity Bank/New York & Co, Po Box 182125, Columbus, OH 43218-2125
517219428	+ EDI: WFNNB.COM	Jul 07 2021 02:13:00	Comenity Bank/New York & Co, 220 W Schrock Rd, Westerville, OH 43081-2873
517219415	EDI: JPMORGANCHASE	Jul 07 2021 02:13:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517219416	EDI: JPMORGANCHASE	Jul 07 2021 02:13:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517219437	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 06 2021 22:19:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517219436	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 06 2021 22:19:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517334829	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 07 2021 11:35:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517321293	+ EDI: MID8.COM		

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		Jul 07 2021 02:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517219449	+ EDI: NAVIENTFKASMSERV.COM	Jul 07 2021 02:13:00	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
517219440	+ EDI: NAVIENTFKASMSERV.COM	Jul 07 2021 02:13:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517324694	EDI: NAVIENTFKASMSERV.COM	Jul 07 2021 02:13:00	Navient PC Trust c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
517335150	EDI: PRA.COM	Jul 07 2021 02:13:00	Portfolio Recovery Associates, LLC, c/o Ameriprise, POB 41067, Norfolk VA 23541
517324641	EDI: NAVIENTFKASMSERV.COM	Jul 07 2021 02:13:00	SLM Bank c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
517280860	EDI: SALLIEMAEBANK.COM	Jul 07 2021 02:13:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
517219465	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
517219466	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Syncb/Toys 'R' Us, Po Box 965005, Orlando, FL 32896-5005
517219467	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517219468	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517219469	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517219470	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
517219471	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517219472	+ EDI: RMSC.COM	Jul 07 2021 02:13:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517219476	+ EDI: WTRRN BANK.COM	Jul 07 2021 02:13:00	Target, Po Box 673, Minneapolis, MN 55440-0673
517219475	+ EDI: WTRRN BANK.COM	Jul 07 2021 02:13:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517219483	+ EDI: WFFC.COM	Jul 07 2021 02:13:00	WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438
517219484	+ EDI: WFFC.COM	Jul 07 2021 02:13:00	WFFNB/Bobs Discount Furniture, Po Box 94498, Las Vegas, NV 89193-4498
517219479	+ EDI: WFFC.COM	Jul 07 2021 02:13:00	Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
517219480	+ EDI: WFFC.COM	Jul 07 2021 02:13:00	Wells Fargo Bank Card, Po Box 14517, Des Moines, IA 50306-3517
517219481	+ EDI: WFFC.COM	Jul 07 2021 02:13:00	Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
517247166	EDI: WFFC.COM	Jul 07 2021 02:13:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
517285994	EDI: WFFC.COM	Jul 07 2021 02:13:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 55

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517219406	*+	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517219404	*+	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517219410	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517219408	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219432	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
517219433	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
517219434	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
517219435	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
517219450	*+	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
517219451	*+	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
517219453	*+	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
517219454	*+	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
517219457	*+	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
517219455	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
517219456	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
517219443	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517219446	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517219447	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517219441	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517219442	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517219444	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517219445	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517219448	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
518200512	*	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517219461	*+	Ocwen Loan Servicing, 3451 Hammond Ave, Waterloo, IA 50702-5345
518200556	*	SLM BANK c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517219473	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517219474	*+	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
517219482	*+	Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557

TOTAL: 0 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Ally Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Jeanette F. Frankenberg

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cmecf@sternlav.com

Justin M Gillman

on behalf of Debtor Jean M Zissler ecf@gbclawgroup.com
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Ally Bank rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 8